

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Willie E. Foster, Sr.  
Marlene I. Foster  
Debtors

Case No. 20-40132-aih  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-4

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 18

Date Rcvd: May 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2020.

db/db +Willie E. Foster, Sr., Marlene I. Foster, 4329 Hopkins Road, Youngstown, OH 44511-3711  
26428431 +Barrington Bank/wintru, 9700 Higgings Avenue, Rosemont, IL 60018-4796  
26428433 +Bestbuy Credit Services, PO BOX 9001007, Louisville, KY 40290-1007  
26428435 +Capital One Bank, 366 E. Broad Street, Columbus, OH 43215-3819  
26428438 +First Federal Credit Control, Attn: Bankruptcy, 24700 Chagrin Blvd, Ste 205, Cleveland, OH 44122-5662  
26428440 +Law offices of Rossi & Rossi Co., 26 Market Street, 8th Floor, P.O. Box 6045, Youngstown, OH 44501-6045  
26428441 Medical Revenue Service, P.O. Box 1149, Sebring, FL 33871-1149  
26428442 +Nissan Motor Acceptance Corp, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360  
26428443 +Steward Medical Group, P.O. Box 14000, Belfast, ME 04915-4033  
26428447 +Valantine Roofing Inc., 2928 Whispering Pines Dr., Canfield, OH 44406-9628

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. ust

+E-mail/Text: ustregion09.cl.ecf@usdoj.gov May 22 2020 22:33:35 Cynthia J. Thayer,  
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234  
26428434 +EDI: CAPIO.COM May 23 2020 02:03:00 Capi Partners LLC, Attn: Bankruptcy, Po Box 3498, Sherman, TX 75091-3498  
26428436 +EDI: CAPITALONE.COM May 23 2020 02:03:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
26428437 +EDI: ESSL.COM May 23 2020 02:03:00 Dish Network, Dept 0063, Palatine, IL 60055-0001  
26428439 +EDI: RMSC.COM May 23 2020 02:03:00 JC Penney, PO Box 960090, Orlando, FL 32896-0090  
26428866 +EDI: PRA.COM May 23 2020 02:03:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
26428445 +EDI: RMSC.COM May 23 2020 02:03:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
26428446 +EDI: RMSC.COM May 23 2020 02:03:00 Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

26428432 Best Buy/cbna  
26428444 Synch/walmart  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
26428448 ##+Youngstown Municipal Court, 26 S. Phelps St., Youngstown, OH 44503-1329

TOTALS: 2, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 24, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2020 at the address(es) listed below:

Andrew W. Suhar on behalf of Trustee Andrew W. Suhar asuhar@suharlaw.com,  
oh36@ecfcbis.com;aws@trustesolutions.com;mstewart@suharlaw.com;AWS@trustesolutions.net;trustee@suharlaw.com  
Andrew W. Suhar asuhar@suharlaw.com,  
oh36@ecfcbis.com;aws@trustesolutions.com;mstewart@suharlaw.com;AWS@trustesolutions.net;trustee@suharlaw.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Dionis E. Blauser on behalf of Debtor Marlene I. Foster dionisb@amourgis.com,  
bk\_department@amourgis.com;taliagahanian@gmail.com;jpamourgisandassociates@gmail.com;dionisr44267  
@notify.bestcase.com  
Dionis E. Blauser on behalf of Debtor Willie E. Foster, Sr. dionisb@amourgis.com,  
bk\_department@amourgis.com;taliagahanian@gmail.com;jpamourgisandassociates@gmail.com;dionisr44267  
@notify.bestcase.com

TOTAL: 4

**Information to identify the case:**Debtor 1 **Willie E. Foster Sr.**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8546**

EIN --\_-----

Debtor 2 **Marlene I. Foster**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5090**

EIN --\_-----

United States Bankruptcy Court **Northern District of Ohio**Case number: **20-40132-aih****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Willie E. Foster Sr.

Marlene I. Foster

5/22/20**By the court:** ARTHUR I HARRIS  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**